

Applicant: Gardi et al.  
Filed: June 29, 2001  
Application No.: 09/893,597

### **Amendments to the Claims**

This listing of claims will replace all prior versions, and listings, of claims in the application:

### **Listing of Claims:**

Claim 1 (Currently Amended) A method for presenting customer-specific supplemental information with billing information, comprising:

receiving billing information associated with a customer of a biller;

determining if the customer qualifies for presentment of a supplemental information item based upon qualification information, wherein the qualification information does not include financial factors associated with ~~other than~~ the received billing information, historical billing information associated with the customer, or credit information associated with the customer;

generating a bill presentation; and

presenting the generated bill presentation to the customer;

wherein, if the customer is determined to qualify for presentment of the supplemental information item, the generated bill presentation includes the received billing information and the supplemental information item; and

wherein, if the customer is determined not to qualify for presentment of the supplemental information item, the generated bill presentation includes the received billing information and excludes the supplemental information item.

Claim 2 (Original) The method of claim 1, wherein the supplemental information item is one of an advertisement, an upsell offer or a cross-sell offer.

Claim 3 (Original) The method of claim 1, wherein the determination is based upon at least one of 1) a relationship between the customer and the biller, and 2) prior customer behavior.

Claim 4 (Original) The method of claim 1, wherein:

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the generated bill is an electronic bill presentation; and  
the electronic bill is presented via a network.

Claim 5 (Original) The method of claim 1, wherein determining if the customer qualifies for presentment of the supplemental information item includes:

transmitting a request to a customer relationship management system to determine if the customer qualifies for presentment of the supplemental information item; and

receiving a response from the customer relationship management system indicating one of 1) that the customer qualifies for presentment of the supplemental information item, or 2) that the customer does not qualify for presentment of the supplemental information item.

Claim 6 (Original) The method of claim 5, wherein:

the billing information is received from the biller by a bill aggregator;

the customer relationship management system is maintained by the biller; and

the generated bill presentation is presented by the bill aggregator.

Claim 7 (Original) The method of claim 1, wherein the customer is a first customer, further comprising:

receiving information indicating a customer response to the presented supplemental information item;

modifying the qualification information based on the received customer response information;

receiving billing information associated with a second customer of the biller;

determining if the second customer qualifies for presentment of the supplemental information item based upon the modified information;

generating another bill presentation; and

presenting the other generated bill presentation;

wherein, if the second customer is determined to qualify for presentment of the

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supplemental information item, the other generated bill presentation includes the received billing information associated with the second customer and the supplemental information item; and

wherein, if the second customer is determined not to qualify for presentment of the supplemental information item, the other generated bill presentation includes the billing information associated with the second customer and excludes the supplemental information item.

Claim 8 (Currently Amended) A method for presenting customer-specific supplemental information with billing information, comprising:

receiving billing information associated with a customer of a biller;

determining if the customer qualifies for presentment of a first supplemental information item;

determining if the customer qualifies for presentment of a second supplemental information item;

generating a bill presentation; and

presenting the generated bill presentation to the customer;

wherein, each determination is based upon qualification information that does not include financial factors associated with other than the received billing information, historical billing information associated with the customer, or credit information associated with the customer;

wherein, if the customer is determined to qualify for presentment of the first supplemental information item and not the second supplemental information item, the generated bill presentation includes the received billing information and the first supplemental information item and excludes the second supplemental information item;

wherein, if the customer is determined to qualify for presentment of the second supplemental information item and not the first supplemental information item, the generated bill presentation includes the received billing information and the second supplemental information item and excludes the first supplemental information item; and

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wherein, if the customer is determined not to qualify for presentment of the first and the second supplemental information items, the generated bill presentation includes the received billing information and excludes the first and the second supplemental information items.

Claim 9 (Original) The method of claim 8, wherein:

the first supplemental information item has a first priority;  
the second supplemental information item has a second priority different than the first priority; and

if the customer is determined to qualify for presentment of the first and the second supplemental information items, the generated bill presentation includes the received billing information and the one of the first and the second supplemental information items having a highest priority.

Claim 10 (Original) The method of claim 8, wherein:

if the customer is determined to qualify for presentment of the first and the second supplemental information items, the generated bill presentation includes the received billing information, the first supplemental information item, and the second supplemental information item.

Claim 11 (Original) The method of claim 8, wherein the first supplemental information item has a first priority, the second supplemental information item has a second priority different than the first priority, further comprising:

determining if the first and the second supplemental information items can be presented together;

wherein, if the customer is determined to qualify for presentment of the first and the second supplemental information items and if the first and second supplemental information items are determined to be presentable together, the generated bill presentation includes the

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received billing information, the first supplemental information item, and the second supplemental information item; and

wherein, if the customer is determined to qualify for presentment of the first and the second supplemental information items and if the first and second supplemental information items are determined not to be presentable together, the generated bill presentation includes the received billing information and the one of the first and the second supplemental information items having a highest priority.

Claim 12 (Original) The method of claim 11, wherein the determination of whether the first and second supplemental information items can be presented together is based upon at least one of 1) availability of space to present both the first and the second supplemental information items, 2) stored information indicating whether the first supplemental information item can be presented with another supplemental information item, and 3) stored information indicating whether the second supplemental information item can be presented with another supplemental information item.

Claim 13 (Currently Amended) A system for presenting customer-specific supplemental information with billing information, comprising:

a first processor configured to transmit billing information associated with a customer of a biller; and

a second processor configured to 1) receive the transmitted billing information, 2) determine if the customer qualifies for presentment of a supplemental information item based upon qualification information, wherein the qualification information does not include financial factors associated with ~~other than~~ the received billing information, historical billing information associated with the customer, or credit information associated with the customer, 3) generate a bill presentation, and 4) present the generated bill presentation;

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wherein, if the customer is determined to qualify for presentment of the supplemental information item, the generated bill presentation includes the received billing information and the supplemental information item; and

wherein, if the customer is determined not to qualify for presentment of the supplemental information item, the generated bill presentation includes the received billing information and excludes the supplemental information item.

Claim 14 (Original) The system of claim 13, wherein the supplemental information item is one of an advertisement, an upsell offer, or a cross-sell offer.

Claim 15 (Original) The system of claim 13, wherein the determination is based upon at least one of 1) a relationship between the customer and the biller, and 2) prior customer behavior.

Claim 16 (Original) The system of claim 13, wherein:

the generated bill presentment is an electronic bill; and

the second processor is further configured to present the generated electronic bill via a network.

Claim 17 (Original) The system of claim 13, further comprising:

a customer relationship management processor configured to process information associated with the customer;

wherein the second processor is further configured to, in determining if the customer qualifies for presentment of the supplemental information item, transmit a request to the customer relationship management system to determine if the customer qualifies for presentment of the supplemental information item and receive a response from the customer relationship management system indicating one of 1) that the customer qualifies for presentment of the supplemental information item, or 2) that the customer does not qualify for presentment of the supplemental information item.

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Claim 18 (Original) The system of claim 17, wherein:

- the second processor is associated with a bill aggregator;
- the first processor is associated with the biller; and
- the customer relationship management processor is associated with the biller.

Claim 19 (Original) The billing apparatus of claim 13, wherein:

- the customer is a first customer; and
- the second processor is further configured to 1) receive information indicating a customer response to the presented supplemental information item, 2) modify the qualification information based on the received customer response information, 3) receive billing information associated with a second customer of the biller, 4) determine if the second customer qualifies for presentment of the supplemental information item based upon the modified information, 5) generate another bill presentation, and 6) present the generated bill presentation to the second customer;

- wherein, if the second customer is determined to qualify for presentment of the supplemental information item, the other generated bill presentation includes the received billing information associated with the second customer and the supplemental information item; and

- wherein, if the second customer is determined not to qualify for presentment of the supplemental information item, the other generated bill presentation includes the billing information associated with the second customer and excludes the supplemental information item.

Claim 20 (Currently Amended) A system for presenting customer-specific supplemental information with billing information, comprising:

- a first processor configured to transmit billing information associated with a customer of a biller; and

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a second processor configured to 1) receive the transmitted billing information, 2) determine if the customer qualifies for presentment of a first supplemental information item, 3) determine if the customer qualifies for presentment of a second supplemental information item, 4) generate a bill presentation, and 5) present the generated bill presentation;

wherein the second processor is further configured to make each determination based upon qualification information that does not include financial factors associated with ~~other than~~ the received billing information, historical billing information associated with the customer, or credit information associated with the customer;

wherein, if the customer is determined to qualify for presentment of the first supplemental information item and not the second supplemental information item, the generated bill presentation includes the received billing information and the first supplemental information item and excludes the second supplemental information item;

wherein, if the customer is determined to qualify for presentment of the second supplemental information item and not the first supplemental information item, the generated bill presentation includes the received billing information and the second supplemental information item and excludes the first supplemental information item; and

wherein, if the customer is determined not to qualify for presentment of the first and the second supplemental information items, the generated bill presentation includes the received billing information and excludes the first and the second supplemental information items.

Claim 21 (Original) The method of claim 20, wherein:

the first supplemental information item has a first priority;

the second supplemental information item has a second priority different than the first priority; and

if the customer is determined to qualify for presentment of the first and the second supplemental information items, the generated bill presentation includes the received billing information and the one of the first and the second supplemental information items having a highest priority.



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Claim 22 (Original) The method of claim 20, wherein:

if the customer is determined to qualify for presentment of the first and the second supplemental information items, the generated bill presentation includes the received billing information, the first supplemental information item, and the second supplemental information item.

Claim 23 (Original) The method of claim 20, wherein:

the first supplemental information item has a first priority; the second supplemental information item has a second priority different than the first priority;

the second processor is further configured to determine if the first and the second supplemental information items can be presented together;

if the customer is determined to qualify for presentment of the first and the second supplemental information items and if the first and second supplemental information items are determined to be presentable together, the generated bill presentation includes the received billing information, the first supplemental information item, and the second supplemental information item; and

if the customer is determined to qualify for presentment of the first and the second supplemental information items and if the first and second supplemental information items are determined not to be presentable together, the generated bill presentation includes the received billing information, and the one of the first and the second supplemental information items having a highest priority.

Claim 24 (Original) The method of claim 23, wherein the determination of whether the first and second supplemental information items can be presented together is based upon at least one of 1) availability of space to present both the first and the second supplemental information items, 2) stored information indicating whether the first supplemental information item can be presented with another supplemental information item, and 3) stored information indicating whether the

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second supplemental information item can be presented with another supplemental information item.

Claim 25 (Currently Amended) An article of manufacture for presenting customer-specific supplemental information with billing information comprising:

- a computer readable medium; and
- computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

- receive billing information associated with a customer of a biller;
- determine if the customer qualifies for presentment of a supplemental information item based upon qualification information, wherein the qualification information does not include financial factors associated with other than the received billing information, historical billing information associated with the customer, or credit information associated with the customer;
- if the customer is determined to qualify for presentment of the supplemental information item, generate a bill presentation including the received billing information and the supplemental information item;
- if the customer is determined not to qualify for presentment of the supplemental information item, generate a bill presentation including the received billing information and excluding the supplemental information item; and
- cause the generated bill presentation to be presented to the customer.